From:

Cassandra Auerbach < cassandra 1444@verizon.net>

Sent:

Wednesday, September 23, 2015 8:34 PM

To:

EBSA, E-ORI - EBSA

Subject:

RIN 1210-AB32

Dear Sirs:

Over the years I have become educated about options trading. I do the investing for our family, which includes managing several retirement accounts.

With an IRA or other retirement account, one is limited to writing covered calls, which are the least speculative of any type of options trade and require the most present commitment of cash into the market, as one OWNS the shares already, and is only selling the option for someone else to acquire them.

This is enough regulation, by far.

Other types of accounts can use many, many other forms of potential trades.

Please do not further inhibit the use of options in retirement accounts.

Best,

Cassandra Auerbach Thousand Oaks, CA